

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Donald L. Crisp
Deborah E. Crisp
Debtors

Case No. 20-01194-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 22, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Donald L. Crisp, Deborah E. Crisp, 13676 CrossRoads Avenue, Felton, PA 17322-8389
5319063	+ Bank of America, N.A., c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
5317891	+ DONALD L. CRISP, DEBORAH E. CRISP, 13676 CROSSROADS AVENUE, FELTON, PA 17322-8389
5317892	+ E. HALEY ROHRBAUGH, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5317902	+ LINDA SKLAR, 2554 BRIGHTON DRIVE, YORK, PA 17402-3923
5317904	OSS HEALTH CLINIC, P.O. BOX 7126, LANCASTER, PA 17604-7126
5317913	WELLSPAN HEALTH, P.O. BOX 742641, CINCINNATI, OH 45274-2641
5317912	+ WELLSPAN HEALTH, P. O. BOX 645734, CINCINNATI, OH 45264-5734

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: BANKAMER	Nov 22 2023 23:46:00	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	+ EDI: RECOVERYCORP.COM	Nov 22 2023 23:46:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 22 2023 18:49:00	The Bank of New York Mellon, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5317898	+ EDI: BANKAMER	Nov 22 2023 23:46:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
5317897	+ EDI: BANKAMER	Nov 22 2023 23:46:00	BANK OF AMERICA, 4909 SAVARESE CIRCLE, FL1-908-01-50, TAMPA, FL 33634-2413
5322612	EDI: BANKAMER	Nov 22 2023 23:46:00	Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
5317899	+ EDI: CITICORP	Nov 22 2023 23:46:00	CBNA, ATTN: CENTRALIZED BANKRUPTCY, P O BOX 790034, ST LOUIS, MO 63179-0034
5317900	+ EDI: WFNNB.COM	Nov 22 2023 23:46:00	COMENITYCAPITAL/BOSCOV, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5333457	EDI: CITICORP	Nov 22 2023 23:46:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5317895	EDI: IRS.COM	Nov 22 2023 23:46:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

District/off: 0314-1
Date Rcvd: Nov 22, 2023

User: AutoDocke
Form ID: 3180W

Page 2 of 3
Total Noticed: 35

5333025	EDI: JEFFERSONCAP.COM	Nov 22 2023 23:46:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
5317903	+ Email/Text: Bankruptcies@nragroup.com	Nov 22 2023 18:49:00	NATIONAL RECOVERY AGENCY, P O BOX 67015, HARRISBURG, PA 17106-7015
5317894	+ EDI: PENNDEPTREV	Nov 22 2023 23:46:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5317894	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 22 2023 18:49:00	PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5317905	Email/Text: joey@rmscollect.com	Nov 22 2023 18:49:00	PATIENT FIRST, C/O RECEIVABLES MANAGEMENT SYSTEMS, P O BOX 73810, RICHMOND, VA 23235-8047
5317906	Email/Text: legal@performantcorp.com	Nov 22 2023 18:49:00	PREMIERE CREDIT OF NORTH AMERICA, LLC, ATTN: BANKRUPTCY, P O BOX 19309, INDIANAPOLIS, IN 46219
5332182	EDI: Q3G.COM	Nov 22 2023 23:46:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5317893	+ Email/Text: karen.brown@treasury.gov	Nov 22 2023 18:49:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5317908	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 22 2023 18:49:00	SPECIALIZED LOAN SERVICING/SLS, ATTN: BANKRUPTCY DEPT, 6200 S QUEBEC STREET, GREENWOOD VILLAGE, CO 80111-4720
5317901	Email/Text: info@stewartstowndentistry.com	Nov 22 2023 18:49:00	DAVID WILLIAMS, DDS, PC, 36 N. MAIN STREET, STEWARTSTOWN, PA 17363-4039
5317909	+ EDI: SYNC	Nov 22 2023 23:46:00	SYNCHRONY BANK/QVC, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5317910	+ EDI: SYNC	Nov 22 2023 23:46:00	SYNCHRONY BANK/SAMS, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5318935	+ EDI: SYNC	Nov 22 2023 23:46:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5388315	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 22 2023 18:49:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
5328091	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Nov 22 2023 18:49:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
5317911	+ EDI: WFFC2	Nov 22 2023 23:46:00	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
5327123	EDI: WFFC2	Nov 22 2023 23:46:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5317896	+ Email/Text: kcm@yatb.com	Nov 22 2023 18:49:00	YORK ADAMS TAX BUREAU, PO BOX 15627, YORK, PA 17405-0156
TOTAL: 28			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0314-1
Date Rcvd: Nov 22, 2023

User: AutoDocke
Form ID: 3180W

Page 3 of 3
Total Noticed: 35

Recip ID	Bypass Reason	Name and Address
cr	*+	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785
5317907	##+	RUSSELL LETRA, 11843 N. 60TH AVENUE, GLENDALE, AZ 85304-2501

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 24, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor The Bank of New York mellon f/k/a The Bank of New York as Indenture trustee for CWHEQ Revolving Home Equity Loan Trust Series 2006-I bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Deborah E. Crisp hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Donald L. Crisp hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,tlocondro@cgalaw.com,ephillips@cgalaw.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor The Bank of New York mellon f/k/a The Bank of New York as Indenture trustee for CWHEQ Revolving Home Equity Loan Trust Series 2006-I bkgroup@kmlawgroup.com
Marisa Myers Cohen	on behalf of Creditor Bank of America N.A. ecfmail@mwc-law.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1

Donald L. Crisp

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6206

EIN --

Debtor 2

Deborah E. Crisp

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3763

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01194-HWV

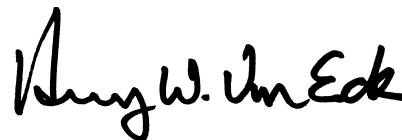
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald L. Crisp

Deborah E. Crisp

By the
court:11/22/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.